

Kansas Register

Bill Graves, Secretary of State

Vol. 10, No. 50 December 12, 1991 Pages 1755-1778

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Director of Legislative Administrative Services

State of Kansas

Legislature

Interim Committee Schedule

The following committee meetings have been scheduled December 16-17:

Date	Room	Time	Committee	Agenda
December 16 December 17	123-S 123-S	10:00 a.m. 9:00 a.m.	Joint Committee on KPERS Investment Practices	Committee review and action on final committee report, including draft legislation.
December 16 December 17	514-S Kansas City, Kansas	10:00 a.m. 9:00 a.m.	Joint Committee on State Building Construction	16th: Project proposal review. 17th: On tour—School for the Deaf, School for the Visually Handicapped.
December 16	531-N	10:00 a.m.	Health Care Stabilization Fund Oversight Committee	Agenda not available.
December 16	519-S	10:00 a.m.	SRS Task Force	Continuation of committee discussion (if necessary). Emil Lutz

Doc. No. 011383

The Kansas Register (ISSN No. 0744-2254) is an official publication of the State of Kansas, published by authority of K.S.A. 75-430. The Kansas Register is published weekly by the Kansas Secretary of State, State Capitol, Topeka, KS 66612-1594. One-year subscriptions are \$60 (Kansas residents must include \$3.15 state and local sales tax). Single copies may be purchased, if available, for \$2 each. Second class postage paid at Topeka, KS.

Postmaster. Send change of address form to Kansas Register, Secretary of State, State Capitol, Topeka, KS 66612-1594.

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PUBLISHED BY
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Secretary of State
2nd Floor, State Capitol
Topeka, KS 66612-1594
(913) 296-2236



Register Office: 235-N, State Capitol (913) 296-3489

State Fair Board

Notice of Meeting

The State Fair Board will meet at noon Monday, December 16, in the board room of the administration building on the fairgrounds in Hutchinson. The meeting will continue December 17. For further information contact Deana Novak at (316) 669-3612.

Deana K. Novak Administrative Officer

Doc. No. 011376

State of Kansas

Attorney General

Opinion No. 91-149

Census—Population or Census Statistics; Applications—Census or Population Figures; Use in Application of Statutes; Rearrangement of County Commissioner Districts.

Counties and County Officers—County Commissioners; Powers and Duties—Rearrangement of Commissioner Districts; Census or Population Figures. David C. VanParys, Leavenworth County Counselor, Leavenworth, November 21, 1991.

As a general rule, the board of county commissioners must use the most recent population figures available from the United States Bureau of the Census as certified to the Secretary of State by the Division of Budget on July 1 when the board reapportions the county commissioner districts pursuant to K.S.A. 19-204. Alternatively, the board may rely on the population figures derived through an actual census of the county conducted pursuant to K.S.A. 11-202. The board may not exclude a portion of the population in fulfilling its duties and obligations under K.S.A. 19-204. Cited herein: K.S.A. 11-101 (repealed, 1979); K.S.A. 1990 Supp. 11-201; K.S.A. 11-202; K.S.A. 1990 Supp. 11-204; 11-205; 11-208; K.S.A. 19-204; L. 1978, ch. 55, § 2, 5. RDS

Opinion No. 91-150

State Departments; Public Officers and Employees—Public Officers and Employees; Open Public Meetings—Applicability to Meetings of Private Corporation Whose Board Members Also Serve on a Public Board. Charles Zimmerman, City Attorney, Junction City, November 21, 1991.

It is our opinion that the private corporation known as "The Spirit of '76, Inc." is not in itself subject to the provisions of the Kansas open meetings act (KOMA) set forth at K.S.A. 75-4317 et seq. However, when members of this corporation's board are also members of a board for a public agency which is subject to the KOMA, the prearranged gatherings by a majority of a quorum of the public body are subject to the KOMA if the topic of discussion is the business or affairs of the public body. Cited herein: K.S.A. 75-4317; 75-4317a; 75-4318. TMN

Opinion No. 91-151

Public Health—Examination and Registration of Cosmetologists and Beauty Shops—Salon or Clinic License. Eileen Hassett, Executive Director, Kansas State Board of Cosmetology, Topeka, November 26, 1991.

A licensed cosmetologist may lawfully practice cosmetology only in a licensed salon, a "home shop" which is in compliance with applicable regulations, a licensed hospital, nursing home, rest home or an invalid's home. Accordingly, a licensed cosmetologist may not lawfully practice the profession of cosmetology in an unlicensed area of a shopping mall. Cited herein: K.S.A. 1990 Supp. 65-1901; 65-1902; 65-1904a; 65-1908; 65-1909; K.S.A. 77-502. CN

Opinion No. 91-152

Public Utilities—Miscellaneous Provisions—Citizens' Utility Ratepayers Board. Dr. Stanley Ollar, Jr., Chairperson, Citizens' Utility Ratepayers Board, Topeka, November 26, 1991.

Short of legislative directive indicating how CURB should contract for professional services, CURB should comprise its negotiating committee pursuant to the general statute, K.S.A. 75-3799. Cited herein: K.S.A. 1990 Supp. 66-1222, 66-1225, as amended by L. 1991, ch. 205 §§ 1 and 2; K.S.A. 66-1513; 75-3799. GE

Opinion No. 91-153

Elections—Election Campaign Finance; General—Contributions to Legislators and Candidates for Legislature Between January 1 and May 15 by Lobbyists and Political Committees Prohibited. Representative Joann Flower, 47th District, Oskaloosa, December 2, 1991.

K.S.A. 1990 Supp. 25-4153a prohibits contributions (to legislators, candidates for legislative seats, and their committees) by registered lobbyists or political committees while the legislature is in session. This prohibition is not a violation of First Amendment rights of free speech and freedom of association. Cited herein: K.S.A. 1990 Supp. 25-4153a; U.S. Const., First Amend. TRH

Opinion No. 91-154

Counties and County Officers—County Attorney—Holding Other Office. Rodney H. Symmonds, Lyon County Attorney, Emporia, December 3, 1991.

The county attorney is statutorily prohibited from holding the position of county zoning administrator, as it is a county office. Cited herein: K.S.A. 19-705. MJS

Robert T. Stephan Attorney General

State Emergency Response Commission

Notice of Meeting

The State Emergency Response Commission will meet at 9 a.m. Thursday, December 19, at the Kansas Department of Emergency Preparedness, Conference Room 11, 2800 Topeka Blvd., Topeka.

Azzie Young Secretary of Health and Environment

Doc. No. 011375

State of Kansas

University of Kansas

Notice to Bidders

Sealed bids for the items listed below will be received by the University of Kansas Purchasing Office, Lawrence, until 2 p.m. local time on the date indicated and then will be publicly opened. Interested bidders may call (913) 864-3416 or FAX (913) 864-3454 for additional information.

January 3, 1992 RFQ 92 0613

Computer workstation, including hardware, software and accessories

RFO 92 0618

Flow injection analysis system

Gene Puckett, L.C.P.M. Director of Purchases

Doc. No. 011382

State of Kansas

Department of Administration Division of Purchases

Notice to Bidders

Sealed bids for the purchase of the following items will be received by the Director of Purchases, Landon State Office Building, 900 S.W. Jackson, Room 102, Topeka, until 2 p.m. C.S.T. on the date indicated and then will be publicly opened. Interested bidders may call (913) 296-2377 for additional information.

Monday, December 23, 1991

90637

Kansas State University—DDT disposal services 90654

Department of Wildlife and Parks—Native grass seed, various locations

Thursday, December 26, 1991

27226

Kansas Correctional Industries—Lead-free paint pigment

28658

Osawatomie State Hospital—Hazardous waste removal services

90639

Department of Social and Rehabilitation Services—AFDC cash grant window envelope

90653

University of Kansas-Recycled offset

Friday, December 27, 1991

27474

University of Kansas Medical Center—February (1992) meat products

27516

Statewide—February (1992) meat products 27524

University of Kansas—February (1992) meat products

27547

Kansas Correctional Industries—Alkyd resin for traffic paint

90664

Kansas State University—Electronic photographic equipment

90669

Hutchinson Corrrectional Facility—CCTV equipment

90673

University of Kansas Medical Center— Spectrophotometer, UV-VIS scanner

Tuesday, December 31, 1991 28329

Department of Administration, Division of Personnel Services—Employee assistance counseling and referral

Thursday, January 2, 1992

University of Kansas Medical Center—Front deck mowers

90665

Kansas Commission on Veterans Affairs, Kansas Soldiers' Home—Station wagon, Fort Dodge

Request for Proposals

Thursday, December 26, 1991

28659

Factor analysis type patient classification system for the University of Kansas Medical Center

Tuesday, December 31, 1991 28329

Employee assistance counseling and referral for the Department of Administration, Division of Personnel Services

Wednesday, January 15, 1992

Furnish and install lock system for the Department of Transportation statewide

Jack R. Shipman Director of Purchases

Department of Administration

Public Notice

Under requirements of K.S.A. 1990 Supp. 65-34,117(b), records of the Division of Accounts and Reports show the unobligated balance in the petroleum storage tank release trust fund is \$6,359,984.39 at November 30, 1991.

James R. Cobler Secretary of Administration

Doc. No. 011372

(Published in the Kansas Register, December 12, 1991.)

IN THE EIGHTEENTH JUDICIAL DISTRICT DISTRICT COURT, SEDGWICK COUNTY, KANSAS CIVIL DEPARTMENT

CITY OF WICHITA, KANSAS, AND SOUTHWEST NATIONAL BANK OF WICHITA, KANSAS,

Plaintiffs,

-vs-

Case No. 91 C 707

ASI, INC., QMI AEROSPACE, INC., f/k/a QUALITY MANUFACTURERS, INC., JAMES M. REGAN, PHILLIP G. REGAN, JOSEPH P. CAIRO, and THOMAS P. REGAN, M.D.,

Defendants.

PURSUANT TO K.S.A. CHAPTER 60

NOTICE

THE STATE OF KANSAS TO ALL PERSONS CONCERNED: RE: City of Wichita, Kansas Industrial Revenue Bonds Series X, 1985 & Series XI, 1986 (A.S.I., Inc. Project)

You are hereby notified that the Southwest National Bank, Trustee for the City of Wichita, Kansas, has noticed out a settlement offer by the Defendants in the above referenced caption. Such settlement, if it meets with no objection by the bondholders, will conclude the litigation between the Southwest National ank, as Trustee for the City of Wichita, and all the Defendants. The proposed settlement is outlined in a November 26, 1991 letter, which states as follows:

CITY OF WICHITA, KANSAS INDUSTRIAL REVENUE BONDS (A.S.I., Inc. Project) SERIES X, 1985 \$2,150,000 DATED JULY 1, 1985 SERIES XI, 1986 \$1,000,000 DATED DECEMBER 1, 1986

November 26, 1991

NOTIFICATION OF SETTLEMENT PROPOSAL AND REQUEST FOR BONDHOLDER RESPONSE

Dear Bondholder:

As you are aware from previous correspondence, the

law suit regarding the disposition of the insurance proceeds and the Judgment against the company and guarantors is presently on appeal with the Kansas Court of Appeals.

In an effort to terminate ongoing legal and other expenses, both for themselves as Defendants and the bondholders, the Defendants have offered, as a settlement proposal, to give up any right they have in insurance proceeds as a result of Judge Anderson's ruling at the time of Trial in June. As you may remember, Judge Anderson ruled that the company had the right to the insurance proceeds from the fire in January of 1991, while at the same time, Judge Anderson allowed a Judgment against the company and guarantors for the full amount of the debt. That threw the whole matter into the Appellate Court where the case rests now.

The Defendants offer to settle this matter at this point and time would mean that every bondholder would receive the full principal on his or her bond plus \$150.00.

In real dollars, this would translate to approximately \$5,150.00 for each bond with the understanding that the bondholders who hold matured but unpaid bonds from the 1989 settlement, who previously have received \$1,250.00 in the repayment of principal, would receive in this settlement approximately \$3,900.00 which would equate to \$5,000.00 for their bond plus \$150.00.

This agreement is subject to approval by all of the bondholders. It is very important that you let the Southwest National Bank know by *December 20, 1991*, whether you wish to accept this settlement.

I have followed this litigation from the inception and am familiar with the matters on appeal and the probabilities of ultimate success. In my judgment, the settlement proposal is beneficial to the bondholders and I would recommend that each bondholder give his or her approval.

Please fill out the enclosed ballot indicating whether you want to accept this proposed settlement and return the ballot to the Southwest National Bank no later than December 20, 1991. Due to the nature of this settlement, the parties will need 100% acceptance by the bondholders. If the Southwest National Bank does not receive a ballot from a registered bondholder by the acceptance date, it will consider that bondholder as voting for acceptance of this settlement proposal.

If you are holding the bonds for someone else, it is very important that you forward this information along with the ballot to the owner, so that he or she can make appropriate response. Please do not neglect to respond.

The following discussions presented are in order to assist you in your decision. Please feel free to consult with your own attorney or financial advisor if you so desire.

I. CASE STATUS

In June, 1991, the Southwest National Bank, as bond Trustee (the "Trustee") and the City of Wichita obtained a Judgment in Sedgwick County District Court in the amount of \$1,322,092.64, plus \$359.95 interest

per day from June 20, 1991. That Judgment is enforceable against any or all of the Defendants, A.S.I., Inc., QMI Aerospace, Inc., James M. Regan, Phillip G. Regan, Joseph P. Cairo and Thomas P. Regan, M.D. The Defendants have filed an appeal of that Judgment with the Kansas Court of Appeals.

In granting the Judgment, the District Court Judge also ruled that the Defendants have the right to use \$1,148,890.39 of insurance money paid on account of the January, 1991 fire, which damaged the bond facility, to rebuild the facility instead of using that money to repay their bond debt. The amount of insurance money is \$1,148,890.39. The Trustee and the City have filed a cross-appeal of that portion of the Judge's ruling. The Judge did not rule on whether the Trustee can file execution on the insurance money to collect the Judgment on behalf of the bondholders. In the vent the money Judgment is upheld on appeal, the Trustee intends to attempt to execute on the insurance money in collecting the Judgment.

The Appellate Court will probably not be in a position to issue a ruling until late summer or early fall of 1992. No money can be collected on behalf of the bondholders until the appeal has been resolved. In the meantime, interest is accruing at the rate of \$359.95 per day. We believe that the chances of prevailing on appeal and realizing a full recovery from the Defendants are favorable, however, there is no guarantee that this will happen. In any event, the earliest the bondholders could receive any money would be late next year if this settlement proposal is rejected, the appeal is won and collection efforts are successful.

II. SETTLEMENT PROPOSAL

A. Payment

The Defendants have proposed to dismiss the appeal and to use the insurance money plus all other bond funds held by the Trustee as payment in full of the bond debt. The amount presently held by the Trustee is \$1,247,241.20. Under the terms of the proposed settlement, such amount, less winding up fees and expenses, would be distributed to the bondholders. We would expect this payment to be made within 10 days of final approval of this settlement. The Trustee will require each bondholder to surrender his or her bonds prior to payment. If this settlement is accepted, the Trustee and bondholders counsel would resign their duties at the time payment is made to the bondholders.

B. Bankruptcy Risk

Please note that the enclosed Agreement of Release provides that the Defendants will execute a Hold Harmless Agreement. The reason for this provision is that if a bankruptcy is filed within one year of the payment to the bondholders, the Trustee in Bankruptcy could make a claim against the bondholders for return of that money on the basis that it was preferential. The purpose for not releasing the Defendants until the preference period has passed is to allow the bondholders to look to individual guarantors to defend any bankruptcy action seeking the return of the settlement payment. If the one-year period passes without a bankruptcy having been filed, all Defendants will

be released from any further liability to the bondholders. If it is necessary to litigate the preference question in Bankruptcy Court, and if the guarantors do not meet their obligation, the responsibility will fall on the bondholders and their own private counsel at the bondholders own expense because the bond Trustee and bondholders counsel will have resigned by that time. All bondholders should be aware of this potential risk.

Warren G. Jones MALONE, DWIRE AND JONES 305 W. Central PO Box 1082 Wichita, Kansas 67201 (316) 265-4248 Attorneys for Bondholders

SETTLEMENT AGREEMENT

THIS SETTLEMENT AGREEMENT is entered into this 15th day of November, 1991, by and among CITY OF WICHITA, KANSAS ("City"), SOUTHWEST NATIONAL BANK OF WICHITA, KANSAS, AS TRUSTEE FOR CITY OF WICHITA INDUSTRIAL REVENUE BONDS SERIES X, 1985 AND SERIES XI, 1986 ("Bank"), A.S.I., INC. ("A.S.I."), QMI AEROSPACE, INC., f/k/a Quality Manufacturers, Inc. ("QMI"), JAMES M. REGAN, PHILLIP G. REGAN, JOSEPH P. CAIRO, and THOMAS P. REGAN, M.D.

RECITALS

A. City and Banks are plaintiffs, and the other parties to this Agreement are defendants, in Case No. 91 C 707 in the Eighteenth Judicial District, District Court, Sedgwick County, Kansas, styled City of Wichita, Kansas et al. v. A.S.I., Inc. et al.

B. On June 23, 1991, a Journal Entry of Judgment was entered in Case No. 91 C 707, wherein City and Bank were granted judgment against the other parties to this Agreement in the amount of \$1,322,092.07, plus interest to June 20, 1991, in the amount of \$71,839.57, plus interest from June 20, 1991, until paid at the rate of \$359.95 per day. The Judgment represented by this Journal of Entry of Judgment shall be referred to hereinafter as the "Judgment."

C. Bank holds funds in various bond accounts for the Series X, 1985 Bonds and the Series XI, 1986 Bonds which accounts are designated Principal and Interest and Bond Reserve Accounts, and Project Replacement Fund. As of November 15, 1991, the total amount held in these bond accounts is \$1,247,180.76. All money held in said bond accounts, together with interest accrued thereon, less any unpaid expenses incurred by the Bank, shall be referred to hereinafter as the "Bond Money."

D. All parties have filed appeals from the Judgment which appeals are pending.

E. The parties desire to settle Case No. 91 C 707, and the appeals from the Judgment entered thereon, on the terms set forth herein.

AGREEMENT

In consideration of the premises and the mutual covenants contained herein, the parties agree as follows:

1. Upon execution of this Agreement and receipt of

the necessary bondholder approval as set out in ¶ 3 herein, QMI shall cause cashiers checks to be issued by ______ to the registered owners of the Bonds for their pro rata portion of the amount equal to the Bond Money. The Bank shall provide to QMI the names of the registered owners and the amount to be paid to each registered owner. The cashiers checks shall be delivered to the Bank and the Bank shall cause the cashiers checks to be delivered to the registered owners of said Bonds in accordance with the Bank's usual practice and procedures.

2. Upon receipt of the cashiers checks as described above, the Bank shall transfer the Bond Money to QMI. At the same time, the parties shall execute the Dismissal of Appeal, Release of Claims and Hold Harmless Agreement in substantially the forms attached hereto. The Bank shall cause the Dismissal of Appeal to be filed with the Court of Appeals and shall file a satisfaction of Judgment with the Sedgwick County District Court. The Bank and City shall take all necessary steps to vest title to the Bond Project in ASI in the spirit of the procedures set forth in the Bond Lease and Indenture, and to release the lien pursuant to the Security Agreement Financing Statement dated July 19, 1991.

3. This Agreement is conditioned upon the necessary approval of the registered owners of City of Wichita Industrial Revenue Bonds Series X, 1985 and Series XI, 1986. City and Bank shall use their best efforts to obtain such approval. In the event the necessary bondholder approval is not obtained within 30 days of the execution of this Agreement, all parties' obligations hereunder shall cease, and this Agreement shall be of no further force and effect. While bondholder approval is pending, the parties shall cooperate in taking such actions as are necessary to preserve all parties' appeals from the Judgment, including without limitation the application for extensions of any briefing or other deadlines.

IN WITNESS WHEREOF, the parties have executed this Agreement the date first written above.

CITY OF WICHITA, KANSAS

SOUTHWEST NATIONAL BANK OF WICHITA, KANSAS, AS TRUSTEE

By: s/s Elizabeth Harlenske Name: Elizabeth Harlenske Title: Assistant City Attorney

By: s/s Richard A. King Name: Richard A. King Title: President & Sr. Trust Officer

A.S.I. INC.

By: s/s James M. Regan Name: James M. Regan Title: President

s/s James M. Regan JAMES M. REGAN

s/s Joseph P. Cairo JOSEPH P. CAIRO

Doc. No. 011373

QMI AEROSPACE, INC.

By: s/s James M. Regan Name: James M. Regan Title: President

s/s Phillip G. Regan PHILLIP G. REGAN

s/s Thomas P. Regan THOMAS P. REGAN, M.D. (Published in the Kansas Register, December 12, 1991.)

Notice of Bond Sale \$151,000 General Obligation Bonds Series 1992A of the City of Meriden Jefferson County, Kansas

The city of Meriden, Jefferson County, Kansas, will receive sealed bids at Meriden City Hall until 7 p.m. C.D.T. on January 8, 1992, for \$151,000 par value General Obligation Bonds, Series 1992A, of the city, at which time and place such bids will be publicly opened. No oral or auction bids will be considered by the governing body.

Terms of the Bonds

The bonds will be dated January 1, 1992, and will mature serially on October 1 in the years and in the amounts set forth below. The bonds will bear interest from the date thereof at rates to be determined when the bonds are sold as provided herein. The bonds will consist of fully registered certificated bonds, each in the denomination of \$5,000 or integral multiples thereof not exceeding the principal amount of bonds maturing in the same year except one bond which shall be in the denomination of \$6,000. Interest will be payable April 1, 1993, and thereafter semiannually on April 1 and October 1 of each year until their respective maturities.

The principal of the bonds will be payable at the office of the Kansas State Treasurer (the paying agent and bond registrar) to the registered owners thereof upon presentation of the bonds for payment and cancellation. Interest on the bonds will be payable by check or draft of the paying agent to the registered owners appearing on the books maintained by the bond registrar as of the 15th day of the month preceding each interest payment date (the record dates). The fees of the bond registrar for registration and transfer of the bonds will be paid by the city.

The bonds will not be subject to prior redemption and will mature serially as follows:

Principal Amount	Maturity Date	
\$16,000	October 1, 1993	
15,000	October 1, 1994	
15,000	October 1, 1995	
15,000	October 1, 1996	
15,000	October 1, 1997	
15,000	October 1, 1998	
15,000	October 1, 1999	
15,000	October 1, 2000	
15,000	October 1, 2001	
15,000	October 1, 2002	

Conditions of Bids

Bids will be received for the bonds bearing such rate or rates of interest as may be specified by the bidder. The same rate will apply to all bonds of the same maturity. Each interest rate specified will be in an even multiple of ½ or ½ of 1 percent. The difference between the highest and lowest rates specified in any

bid will not exceed 2.5 percent. No interest rate will exceed the maximum interest rate allowed by Kansas law; said rate being the index of treasury bonds published in the weekly Muni Week, f/k/a Credit Markets, in New York, New York, on the Monday next preceding the day on which the bonds are sold, plus 2 percent. No bid of less than par and accrued interest will be considered. Bids for less than the entire issue of bonds will not be considered.

Bid Form and Good Faith Deposit

Bids will be submitted on the official bid form furnished by and secured from the city clerk and will be addressed to the city at City Hall, 103 N. Main, Meriden, KS 66512, Attention: City Clerk, Julie Ross, and will be plainly marked "Bond Bid." No changes to said form are authorized; changes or erasures thereon may cause rejection of any bid. Each bid will specify the total interest cost to the city on the basis of such bid and the average annual net interest rate on the basis of such bid. The net interest cost to the city will be determined by subtracting the amount of the premium, if any, from the total interest cost upon all the bonds from their date until their respective maturities and will be stated as a dollar amount in the bid. The city will be entitled to rely on such dollar amount as stated in the bid as the basis of determining the lowest net interest cost. If there is any discrepancy between the said net interest cost and the average annual interest rate specified, the specified net interest cost will govern and the rates specified in the bid will be adjusted accordingly.

All bids must state: (1) the total interest cost of the bid; (2) the premium, if any; (3) the net interest cost of the bid; and (4) the average annual interest rate. All of said information shall be certified by the bidder to be correct, and the city will be entitled to rely on the certification of correctness by the bidder. Each bid must be accompanied by a certified or cashier's check equal to 2 percent of the total amount of the bid and shall be payable to "Treasurer, Meriden, Kansas." In the event a bidder whose bid is accepted shall fail to perform under the contract for the purchase of the bonds from the city, said deposit shall be retained by the city as liquidated damages. All checks of unsuccessful bids will be returned promptly. No interest will be paid upon the deposit made by the successful

bidder.

Award of Bids

The sealed bids for the bonds will be opened publicly and only at the time and place specified in this notice. The city reserves the right to reject any and all of the bids and to waive any irregularities. Unless all bids are rejected, the bonds will be awarded to the bidder whose proposal results in the lowest net interest cost to the city.

Delivery of the Bonds

The bonds, duly printed, executed and registered, will be furnished and paid for by the city. The bonds will be sold subject to the unqualified approving opinion of Jonathan P. Small, Chartered, bond counsel, of Topeka, Kansas, a copy of whose opinion will be printed on the reverse side of each bond. Manually signed originals of the opinion will be furnished without expense to the purchaser of the bonds at the delivery thereof. The cost of this legal opinion and the expense of printing the bonds will be paid by the city. Said legal opinion will contain a statement to the effect that the bonds constitute a general obligation of the city payable as to both principal and interest from ad valorem taxes which may be levied without limitation as to rate or amount upon all of the taxable tangible property within the territorial limits of the city. The opinion will also address the exclusion from federal and Kansas income taxation of the interest on the bonds.

The denomination of the bonds and the names, addresses and Social Security or taxpayer identification numbers of the registered owners to be shown on the bonds initially delivered shall be submitted in writing by the successful bidder to the city and bond registrar not later than 5 p.m. C.D.T. on January 28, 1992. In the absence of such information, the city will deliver the bonds in the denomination of each maturity registered in the name of the successful bidder.

The successful bidder shall furnish the city by not later than the date of delivery of the bonds a certificate acceptable to city's bond counsel which sets forth the initial reoffering price of the bonds to the public.

The purchaser will be furnished with a complete transcript of proceedings evidencing the authorization and issuance of the bonds and the usual closing proofs, which will include a certificate that there is no litigation pending or threatened at the time of delivery of the bonds affecting their validity. Payment for the bonds will be made in immediately available funds. Delivery of the bonds will be made to the successful bidder on or before February 10, 1992, at any bank in the state of Kansas or Kansas City, Missouri, at the expense of the city. Delivery elsewhere will be made at the expense of the purchaser. The purchase price, together with any premium and accrued interest from the date of the bonds to the date of delivery, will be paid at delivery or the good faith deposit will be forfeited.

Tax Exemption and Qualified Tax-Exempt Obligations

It is the opinion of the bond counsel that provided the city complies at all times with the bond ordinance and applicable existing law, the interest on the bonds is: (1) excludable from gross income for federal income tax purposes, and (2) is not an item of tax imposed on individuals and corporation. However, such interest with respect to corporations as defined for federal income tax purposes is taken into account in determining adjusted net book income (adjusted current earnings for taxable years ending after December 31, 1989) for the purpose of computing the alternative minimum tax imposed on such corporations. The exclusion identified in the preceding clause (1) is subject to compliance by the city with all requirements of the Internal Revenue Code of 1986, as amended, which must be satisfied subsequent to issuance of the bonds in order for the interest on the bonds to qualify for such exclusion. Failure to comply with certain of such requirements could cause the interest on the bonds to be so included

in federal gross income retroactive to the date of issuance of the bonds. The city will covenant to comply with all such requirements. Bond counsel expresses no opinion regarding other federal tax consequences aris-

ing with respect to the bonds.

Prospective bidders for the purchase of the bonds should be aware that: (1) Section 265 of the code denies a deduction for interest on indebtedness incurred or continued to purchase or carry the bonds, or, in the case of a financial institution within the meaning of Section 265(b)(5) of the code, that portion of a bondholder's interest expense allocable to the interest on the bonds; (2) with respect to insurance companies subject to the tax imposed by Section 831 of the code, for taxable years beginning after December 31, 1986, Section 832(b)(5)(B)(i) of the code reduces the deduction for loss reserves by 15 percent of the sum of certain items, including interest on the bonds; (3) for taxable years beginning after December 31, 1986, and prior to January 1, 1992, interest earned on the bonds by some corporations could be subject to the environmental tax imposed by section 59A of the code; (4) for taxable years beginning after December 31, 1986, the interest earned on the bonds by certain foreign corporations doing business in the United States could be subject to a branch profits tax imposed by Section 884 of the code; (5) passive investment income, including interest on the bonds, may be subject to federal income taxation under Section 1375 of the code for Subchapter S corporations that have Subchapter C earnings and profits at the close of the taxable year if more than 25 percent of the gross receipts of such Subchapter S corporation is passive investment income; and (6) Section 86 of the code requires recipients of certain Social Security and Railroad Retirement benefits to take into account in determining gross income, receipts or accruals of interest on the bonds. These categories of prospective bondowners should consult their own tax advisers as to the applicability of any of these consequences.

The bonds are exempt from intangible personal property taxes levied by Kansas counties, cities and townships. Interest on the bonds is excludable from the computation of Kansas adjusted gross income whether or not included in federal adjusted gross income.

The city will covenant to take such actions as are necessary to designate the bonds as "qualified tax-exempt obligations" within the meaning of Section 265(b)(3) of the code, and, in the case of certain financial institutions within the meaning of Section 265(b)(5) of the code, a deduction is allowed for 80 percent of that portion of such financial institution's interest expense allocable to interest on the bonds.

Purpose and Security for the Bonds

These bonds are being issued pursuant to K.S.A. 12-618 et seq., K.S.A. 12-621 et seq., and K.S.A. 10-101 et seq. as amended and supplemented thereto for the purpose of financing the cost of certain sewage system and sewage disposal works and all things necessary and incidental thereto.

The bonds and the interest thereon shall constitute

general obligations of the city and shall be payable as to both principal and interest from ad valorem taxes which may be levied without limitation as to rate or amount upon all the taxable tangible property within the territorial limits of the city.

Assessed Valuation and Bonded Indebtedness

The city's equalized assessed valuation of the taxable tangible property within the city for the year 1991 for the computation of limits upon bonded indebtedness is

Assessed Valuation	\$1,744,560
Taxable Value of Motor Vehicles	\$ 506,016
Equalized Assessed Tangible Valuation for Computa-	
tion of Bonded Debt Limitation	\$2,250,576

The total general obligation bonded indebtedness of the city as of this date is \$157,000, including \$137,000 in temporary notes which will be paid off with this proposed issue of bonds. Said indebtedness does not include this \$151,000 proposed issue of bonds.

Official Information

Additional copies of this notice of bond sale, the official bid form and further information may be received from the city clerk, Julie Ross, (913) 484-3450, at the address provided below or from bond counsel, Jonathan P. Small, 400 S.W. 8th, Suite 304, Topeka, KS 66603, (913) 234-3686.

Dated December 5, 1991.

Julie Ross City Clerk 103 Main St. Meriden, KS 66512

Doc. No. 011386

State of Kansas

Department of Health and Environment

Notice of Hearing on Proposed Administrative Regulations

The Kansas Department of Health and Environment will conduct a public hearing at 1:30 p.m. Wednesday, January 15, in the auditorium of the Topeka-Shawnee County Health Department, 1615 S.W. 8th, Topeka. The purpose of this hearing is to consider the following:

 The proposed adoption of one new hazardous waste management regulation, K.A.R. 28-31-10a (off-site hazardous waste treatment fees); and

2. the proposed revocation of one existing hazardous waste management regulation, K.A.R. 28-31-8a (treatment of hazardous waste for energy recovery).

K.A.R. 28-31-10a. Off-site hazardous waste treatment fees. This new proposed regulation implements provisions of House Bill 2021 passed by the 1991 Kansas Legislature. This regulation establishes a schedule of fees to be paid by hazardous waste facilities which treat hazardous wastes generated off-site or perform

treatment of hazardous wastes generated off-site for material or energy recovery. Each hazardous waste facility treating hazardous waste generated off-site would be required to pay \$10 per ton of waste treated up to a maximum of \$200,000 per year. Each facility treating hazardous wastes for material or energy recovery would be required to pay 50 cents per ton of waste treated up to a maximum of \$50,000 per year. Facilities would be required to make quarterly payment of the fees assessed under this regulation. Facilities also would be required to submit quarterly reporting forms supplied by the department stating the total weight of hazardous wastes treated and providing verification that a treatment process qualified as material or energy recovery when applicable.

This regulation will have an economic impact upon four industries in the private sector. The state's single commercial hazardous waste incineration facility will be subject to the \$10 per ton fee and the several cement kilns which burn hazardous wastes as supplemental fuels will be subject to the 50 cents per ton fee. The cumulative annual fees per facility will be limited to the maximums established by statute. It is not anticipated that this regulation will have a significant economic impact upon the general public.

K.A.R. 28-31-8a. Treatment of hazardous waste for energy recovery. It is proposed that this regulation be revoked. The regulation set specifications for determining when methods of processing hazardous waste constituted hazardous waste treatment as opposed to energy recovery. The promulgation of recent federal regulations have rendered the provisions of this regulation unnecessary and potentially conflicting.

This revocation will not have an economic impact upon either the private sector or the general public.

Copies of the regulations and the complete economic impact statement may be obtained by contacting John Mitchell, Kansas Department of Health and Environment, Bureau of Air and Waste Management, Building 740, Forbes Field, Topeka 66620. Questions pertaining to the proposed rule-making action should be directed to John Mitchell at (913) 296-1608.

The time period between the publication of this notice and the scheduled hearing constitutes a public comment period for the purpose of receiving written public comments on the proposed regulations. All interested parties may submit written comments prior to the hearing to the hearing officer, Jan Sides, Kansas Department of Health and Environment, Building 740, Forbes Field, Topeka 66620. All interested parties also will be given reasonable opportunity during the hearing to present their views, orally or in writing, concerning the adoption of the regulations. Following the hearing, all written and oral comments submitted will be considered as the basis for making changes to the regulations.

Azzie Young Secretary of Health and Environment State of Kansas

Department of Health and Environment

Notice of Hearing on Proposed Administrative Regulations

The Kansas Department of Health and Environment will conduct a public hearing at 1:30 p.m. Friday, January 17, in the third floor auditorium of the Kansas City-Wyandotte County Health Department, 619 Ann Ave., Kansas City, Kansas. The purpose of this hearing is to consider the adoption of the following:

- 1. Proposed amendments to existing air pollution control regulations, K.A.R. 28-19-17 through 28-19-17l (prevention of significant deterioration of air quality), K.A.R. 28-19-19 (continuous emission monitoring), K.A.R. 28-19-63 (automobile and light duty truck surface coating), and K.A.R. 28-19-73 (surface coating of miscellaneous metal parts and products and metal furniture); and
- 2. Proposed adoption of new air pollution control regulation, K.A.R. 28-19-14c (conditional approvals to construct and operate a portable stationary source), and 28-19-17m through 28-19-17q (prevention of significant deterioration of air quality).

K.A.R. 28-19-14c. Conditional approvals to construct and operate a portable stationary source. This new proposed regulation modifies requirements under existing regulation K.A.R. 28-19-14 (permits required) and provides a means to avoid the unnecessary time delays associated with the process of obtaining a preconstruction approval or permit when pre-manufactured sources are trying to meet time-dependent contract requirements. A source would be eligible for a conditional approval or permit only if one or more similar, pre-manufactured sources have previously gone through the permitting process, including permit application review and public participation, and the department has determined that such sources can operate in compliance with applicable air quality standards and regulations. This regulation authorizes a conditional approval only to construct and operate portable stationary sources. These sources also will be required to obtain a permanent permit.

This regulation will not have an economic impact upon the general public. The regulation provides an option to portable sources that can reduce problems complying with rigid contractual deadlines and the need to relocate facilities. This additional flexibility should result in reduced expenditures to the industries

K.A.R. 28-19-17 through 28-19-17q. Prevention of significant deterioration of air quality. These proposed amendments modify the existing provisions of K.A.R. 28-19-17 through 28-19-17l and add new regulations K.A.R. 28-19-17m through 28-19-17q (the prevention of significant deterioration - "PSD" regulations) and adopt by reference the federal regulations applicable to the affected sources. These amendments do not alter the manner in which the department administers the PSD program, but clarify

these requirements as consistent with the comparable federal requirements.

Since the proposed changes are clarifying and not substantive, there will be no economic impact upon the private sector or the general public.

K.A.R. 28-19-19. Continuous emission monitoring. This proposed amendment revokes the existing provisions of K.A.R. 28-19-19(l)(4) and adopts the federal procedures for converting continuous emissions monitoring (CEM) data. This change will make this test method consistent with the federal procedures and provide additional flexibility to the affected sources in completing these tests.

The changes to this regulation will not have an economic impact upon the private sector or the general

public.

K.A.R. 28-19-63. Automobile and light duty truck surface coating. These proposed amendments clarify requirements that are now in effect by adopting an industry standard procedure for demonstrating continual compliance with organic vapor emission requirements. This new procedure will provide an alternative compliance demonstration method and will add flexibility to these requirements.

The changes to this regulation will not have an economic impact upon the general public. The additional compliance demonstration option may result in a slight positive economic impact upon the private sector.

K.A.R. 28-19-73. Surface coating of miscellaneous metal parts and products and metal furniture. The proposed amendment to K.A.R. 28-19-73(c)(3) will increase the limit for the volatile organic content of coatings applied to the interior of metal pails and drums. The present regulation limits VOC emissions to 3.5 pounds per gallon of coating, and the proposed revision will raise this limit to 4.3 pounds per gallon of coating. Lower VOC coatings are not commercially available to the industry for extreme performance applications. The other changes to the regulation are intended only to clarify federal requirements that are now in effect and to specify the procedures for demonstrating compliance with this regulation.

The proposed amendments to this regulation will not have an economic impact upon the general public. Since this amendment authorized the continued use of commercially available extreme performance coatings in lieu of making major process changes, this proposed revision will have a positive economic impact for the

few industries which are affected.

Copies of the regulations and the complete economic impact statement may be obtained by contacting John Mitchell, Kansas Department of Health and Environment, Bureau of Air and Waste Management, Building 740, Forbes Field, Topeka 66620. Questions pertaining to the proposed rule-making action should be directed to John Mitchell at (913) 296-1608.

The time period between the publication of this notice and the scheduled hearing constitutes a public comment period for the purpose of receiving written public comments on the proposed new and amended regulations. All interested parties may submit written comments prior to the hearing to the hearing officer,

Tom Gross, Kansas Department of Health and Environment, Building 740, Forbes Field, Topeka 66620. All interested parties also will be given reasonable opportunity during the hearing to present their views, orally or in writing, concerning the adoption of the regulations. Following the hearing, all written and oral comments submitted will be considered as the basis for making changes to the proposed new and amended regulations.

Azzie Young Secretary of Health and Environment

Doc. No. 011378

State of Kansas

Board of Agriculture Division of Water Resources

Request for Engineering Services

In accordance with K.S.A. 75-5801 et seq., it is the policy of the Division of Water Resources, Kansas State Board of Agriculture, to negotiate contracts for engineering services on the basis of demonstrated competence and qualifications for the type of professional services required at fair and reasonable fees. Selection criteria will consist of the following:

- 1. Size and professional qualifications of the firm.
- 2. Experience and training of the firm's staff in the measurements of rate and quantity of water pumped or removed from wells, lakes and streams, collection of data in conjunction with the use of water for irrigation, industrial, or municipal purposes with principal emphasis on irrigation use. Experience and training in hydrology and hydraulics, water flow measurements (primarily in closed conduits), knowledge of energy and consumption metering and familiarity with Kansas water rights will be a consideration.
- 3. Workload of the firm.
- 4. The firm's performance record.
- 5. Compliance with Kansas statutes. All firms must comply with the requirements set forth in K.S.A. 74-7001 *et seq.*

Engineering firms engaged in lawful practice of providing engineering services and interested in providing services for collecting water use data, to determine the extent that a water right is perfected (developed), are encouraged to submit by December 31 a statement of qualification and experience to: Division of Water Resources, Kansas State Board of Agriculture, 901 S. Kansas Ave., 2nd Floor, Topeka 66612-1283.

David L. Pope Chief Engineer-Director Division of Water Resources

Department of Health and Environment

Notice Concerning Kansas Water Pollution Control Permits

In accordance with state regulations 28-16-57 through 63, 28-18-1 through 4, and the authority vested with the state by the administrator of the U.S. Environmental Protection Agency, tentative permits have been prepared for discharges to the waters of the United States and the state of Kansas for the applicants described below. The tentative determinations for permit content are based on preliminary staff review, applying the appropriate standards, regulations, and effluent limitations of the state of Kansas and the EPA, and when issued will result in a state water pollution control permit and national pollutant discharge elimination system authorization to discharge subject to certain effluent limitations and special conditions.

Public Notice No. KS-AG-91-157/164

Name and Address

of Applicant Robert Area

Route 1 Mayetta, KS 66509 Legal Description NW/4 Section 14.

Receiving Stream Kansas River

Township 8S, Basin

Range 15E

Jackson County, Kansas

Kansas Permit No. A-KSJA-B001

The feedlot has capacity for approximately 700 cattle and a contributing drainage area of approximately 5.3 acres. This is a new

Runoff Control Facilities: Feedlot runoff is impounded for subsequent disposal upon agricultural land. Storage capabilities are provided in excess of 3.1 acre-feet (135,600 ft³). Compliance Schedule:

1) The water pollution control facilities described in Section A, Permit Limitations shall be in place and operational by May 1, 1992.

2) Wastewater irrigation equipment with at least 150 gpm pumping capacity and the ability to distribute dry manure to at least 102 acres shall be acquired by June 1, 1992. The dry manure application area may be owned, leased, or underwritten waste application agreement. The department shall be notified in writing of the acquisition of additional waste application land and equipment.

Name and Address

of Applicant Danny R. Akin

Route 2 Meriden, KS 66512 Legal Description NE/4 Section 12,

Receiving Water Kansas River Basin

Township 9S, Range 16E

Jefferson County, Kansas

Kansas Permit No. A-KSJF-S009

The proposed expanded facility will have the capacity for approximately 850 swine.

Wastewater Control Facilities: Wastewater will be impounded for subsequent disposal upon agricultural land. Storage capabilities will provide in excess of minimum requirements.

Compliance Schedule: Disposal equipment capable of dewatering the earthen retention to the level specified in Section A, Permit Limitations in 10 days shall be acquired and onsite prior to earthen retention structure reaching a level three feet below top of berm.

Name and Address

of Applicant Flory Dairy Randy Flory Route 5, Box 156 Lawrence, KS 66044 Douglas County, Kansas Legal Description SW4 Section 14, Township 14S,

Receiving Water Kansas River Basin

Range 18E

Kansas Permit No. A-KSDG-M002

The dairy has capacity for approximately 170 head of dairy cattle and a contributing drainage area of approximately 7.9 acres. This

is an existing facility. Runoff Control Facilities: Dairy runoff and parlor wastes are subsequent disposal upon agricultural land. Storage capabilities are provided in excess of 5.22 acre-feet.

Compliance Schedule:

1) Construction of pollution controls shall commence in the spring of 1992 and shall be completed by July 1, 1992.

2) The wastewater irrigation system specified in Section A, Permit Limitations shall be acquired and operational by June 1, 1992.

Name and Address

of Applicant Legal Description Receiving Water Bruce Hartman NE/4 Section 36, Lower Arkansas Township 24S, River Basin Route 2 Range 7W Hutchinson, KS 67505

Reno County, Kansas

Kansas Permit No. A-ARRN-S013

The proposed facility will have capacity for approximately 700 swine. Wastewater Control Facilities: Wastewater will be impounded for subsequent disposal upon agricultural land. Storage capabilities will provide in excess of minimum requirements.

Compliance Schedule: None, existing controls adequate.

Name and Address

Legal Description of Applicant NW/4 Section 2, Brent A. Larkins

Route 1, Box 155 Republic, KS 66964 Range 4W

Township 2S, Republican River Basin

Receiving Water

Republic County, Kansas

Kansas Permit No. A-LRRP-S021

The existing facility has the capacity for approximately 1,250 swine. Wastewater Control Facilities: Wastewater will be impounded for subsequent disposal upon agricultural land. Storage capabilities will provide in excess of minimum requirements.

Compliance Schedule:

1) The pollution control plans for open lots shall be submitted to the department by April 1, 1992. The approved plans will become part of your pollution control permit and the controls shall be installed within three months of approval.

2) A livestock waste management plan for the facility shall be developed. The plans shall cover, but not be limited to, the following items: handling and disposal equipment for both solid and liquid wastes, land application practices used to protect against runoff and leaching, waste application rates based on crop nutrient utilization, and identification of adequate land areas for application of all wastes. The waste management plan shall be based on accepted principles, methodologies and data for waste characteristics and crop utilization. The plan shall be submitted to the department within six months following receipt of detailed requirements. The approved plan will become part of this permit.

Name and Address

Receiving Water of Applicant Legal Description SW/4 Section 20, Walnut River Marion Reece OSI Jersey Farm Township 30S, Route 1, Box 119 Range 3E

Udall, KS 67146

Cowley County, Kansas

Kansas Permit No. A-WACL-M005

The proposed facility will have the capacity for approximately 50 head of dairy cattle.

Wastewater Control Facilities: Wastewater will be impounded for subsequent disposal upon agricultural land. Storage capabilities will provide in excess of minimum requirements.

Compliance Schedule: Dewatering equipment shall be obtained by May 1, 1992, through purchase or written rental agreement, with capacity to meet requirements as specified in Section A, Permit Limitations. The department shall be notified of the acquisition of the equipment.

Name and Address of Applicant Raymond J. Schmitz Route 1, Box 63 Baileyville, KS 66404

Legal Description SW/4 Section 35, and SE/4 Section 34, Township 1S, Range 11E

Receiving Water Missouri River Basin

Nemaha County, Kansas Kansas Permit No. A-MONM-5013

The proposed facility will have capacity for approximately 800 swine. Wastewater Control Facilities: Wastewater will be impounded for subsequent disposal upon agricultural land. Storage capabilities will provide in excess of minimum requirements.

Compliance Schedule: A livestock waste management plan for the facility shall be developed. The plan shall cover, but not be limited to, the following items: handling and disposal equipment for both solid and liquid wastes, land application practices used to protect against runoff and leaching, waste application rates based on crop nutrient utilization, and identification of adequate land areas for application of all wastes. The waste management plan shall be based on accepted principles, methodologies and data for waste characteristics and crop utilization. The plan shall be submitted to the department within six months following receipt of detailed requirements. The approved plan will become part of this permit.

Name and Address of Applicant Wolf Bros. Bruce Wolf Route 1 Longford, KS 67458 Clay County, Kansas

Legal Description Receiving Water SE/4 Section 21, Smoky Hill River Township 10S, Basin Range 1E

Kansas Permit No. A-SHCY-S002

The existing facility has the capacity for approximately 200 swine. Wastewater Control Facilities: Wastewater will be impounded for subsequent disposal upon agricultural land. Storage capabilities will provided in excess of minimum requirements.

Compliance Schedule: A livestock waste management plan for the facility shall be developed. The plan shall cover, but not be limited to, the following items: handling and disposal equipment for both solids and liquid wastes, land application practices used to protect against runoff and leaching, waste application rates based on crop nutrient utilization, and identification of adequate land areas of application of all wastes. The waste management plan shall be based on accepted principles, methodologies and data for waste characteristics and crop utilization. The plan shall be submitted to the department within six months following receipt of detailed requirements. The approved plan will become part of this permit.

Public Notice No. KS-ND-91-14

Name and Address of Applicant Camp Hammond c/o YMCA of Topeka 421 Van Buren Topeka, KS 66603 Shawnee County, Kansas

Waterway Non-discharge

Type of Discharge Non-discharge

Kansas Permit No. C-KS98-N001 Description of Facility: This is a one-cell non-discharging lagoon system. This facility is designed for the treatment of domestic waste.

Public Notice No. KS-ND-91-224/226

of Applicant Cullor, Inc. Quarry #2 20th and Sidney Fort Scott, KS 66701

Name and Address

Waterway: Marmaton River via Dry Wood Creek via Buck Creek via unnamed tributary

Type of Discharge Quarry Pit dewatering and uncontaminated stormwater runoff

Kansas Permit No. I-MC11-P006

Fed. Permit No. KS-0081655 Description of Facility: This is a limestone quarrying and crushing operation with no washing. This is an existing facility and the previous limitations are continued. Proposed effluent limitations are pursuant to Kansas Surface Water Quality Standards, K.A.R.

Type of Name and Address Discharge Waterway of Applicant Marais des Cygnes **Ouarry Pit** Killough Quarries Inc. River via north dewatering Harris Quarry fork, Pottawatomie P.O. Box 623 Creek Ottawa, KS 66067

Anderson County, Kansas

28-16-28(b-f).

Kansas Permit No. I-MC15-P001 Fed. Permit No. KS-0116017 Description of Facility: This is a limestone quarrying and crushing operation using portable equipment. There is no washing. This is a new (reactivated) facility. Proposed effluent limitations are pursuant to Kansas Surface Water Quality Standards, K.A.R. 28-

Waterway

Arkansas River

16-28(b-f).

Name and Address of Applicant City of Larned 417 Broadway P.O. Box 70 Larned, KS 67550

Type of Discharge Secondary wastewater treatment facility

Pawnee County, Kansas Fed. Permit No. KS-0055239 Kansas Permit No. M-UA25-0001

Description of Facility: This facility is designed for the treatment of domestic sewage. This is an existing facility. Proposed effluent limitations are pursuant to Kansas Surface Water Quality Standards, K.A.R. 28-16-28(b-f), and are technology based.

Written comments on the proposed determinations may be submitted to Bethel Spotts or Angela Buie (agricultural permits), Permit Clerk, Kansas Department of Health and Environment, Division of Environment, Bureau of Water, Forbes Field, Topeka 66620. All comments received prior to January 10 will be considered in the formulation of final determinations regarding this public notice. Please refer to the appropriate public notice number (KS-ND-91-14, KS-91-224/226, and KS-AG-91-157/164) and the name of applicant as listed when preparing comments.

If no objections are received, the Secretary of Health and Environment will issue the final determinations. If response to this notice indicates significant public interest, a public hearing may be held in conformance with state regulation 28-16-61. Media coordination (newspapers, radio) for publication and/or announcement of the public notice or public hearing is handled by the Kansas Department of Health and Environment.

The application, proposed permit, including proposed effluent limitations and special conditions, fact sheets as appropriate, comments received, and other information are on file and may be inspected at the Kansas Department of Health and Environment offices, Building 740, Forbes Field, Topeka, from 8 a.m. to 4:30 p.m. Monday through Friday. The documents are available upon request at the copying cost assessed

by KDHE. Additional copies of this public notice also may be obtained at the Division of Environment.

Azzie Young Secretary of Health and Environment

Doc. No. 011385

(Published in the Kansas Register, December 12, 1991.)

Notice of Call for Redemption Sewage Disposal System Revenue Bonds Series 1981, Dated March 1, 1981 of the City of Ellis, Kansas

Notice is hereby given that pursuant to the provisions of Section 3 of Ordinance No. 496 of the city of Ellis, Kansas, the above mentioned bonds numbered 24-40, inclusive, maturing on March 1, 1993, through March 1, 1996, in the denomination of \$5,000 each, bearing interest rates of 9³/4 percent and 10 percent, have been called for redemption and payment on March 1, 1992, at the offices of the Kansas State Treasurer, Landon State Office Building, 900 S. Jackson Street, Topeka, KS 66612.

On such redemption date, there shall become due and payable on each of the above mentioned bonds the redemption price thereof equal to 100 percent of the principal amount of each bond together with interest accrued to the redemption date (upon presentation and surrender of each such bond and all appurtenant coupons), plus a premium of 2½ percent of the principal amount of each bond (\$125 per \$5,000 bond). Interest shall cease to accrue on the bonds from and after March 1, 1992, and interest coupons maturing after March 1, 1992, shall be void. Please submit bonds to the paying agent two weeks prior to March 1, 1992, to allow adequate time for processing payments.

Under the provisions of the Interest and Dividend Tax Compliance Act of 1983, paying agents making payments of interest or principal on corporate securities or making payments of principal on municipal securities may be obligated to withhold a 20 percent tax from remittances to individuals who have failed to furnish the paying agent with a valid taxpayer identification number. Holders of the above described securities who wish to avoid the imposition of this tax should submit certified taxpayer identification numbers when presenting their securities for collection.

Dated November 29, 1991.

Mary Jo Walz City Clerk 911 Washington St. P.O. Box 50 Ellis, KS 67637

Doc. No. 011377

State of Kansas

State Banking Department

Permanent Administrative Regulations

Article 11.—INVESTMENT SECURITIES

17-11-17. Real estate; records. The amount of insurance thereon and the expiration of such insurance shall be shown. (a) From the date of acquisition, a bank shall have the following records for all real estate owned; the legal description, the cost of alterations, the book value and the amount of and expiration date of insurance thereon.

(b) In addition to the above requirements the bank shall have the following records for real estate obtained through foreclosure or debt settlement; the name of the original debtor, the total amount of indebtedness for which the real estate was acquired, the cost of acquisition, the assessed valuation, and the fair market value supported by an appraisal shall be shown from the date of acquisition. (Authorized by K.S.A. 9-1713; effective Jan. 1, 1966; amended May 1, 1978; amended Jan. 27, 1992.)

17-11-18. Loans; records. (a) Complete and current credit information, not older than twelve months, shall be shown upon the borrower for any loan in excess of \$15,000 unless this loan is adequately secured.

(b) An attorney's opinion, or a title insurance policy, shall be on file with the bank for each real estate loan in excess of \$15,000.

(1) At the time the loan proceeds are advanced, satisfactory evidence that taxes are not delinquent upon this real estate shall be on file with the bank for each loan in excess of \$15,000.

(2) If the value of the improvements on any real estate is necessary for adequate security, then an insurance policy covering these improvements against fire and windstorm shall be on file with the bank.

(3) The book and page of the county records shall be shown for each real estate mortgage, and the date and place of filing shall be shown for each chattel security agreement or financing statement. (Authorized by K.S.A. 9-1101; implementing K.S.A. 9-1104; effective Jan. 1, 1966; amended May 1, 1983; amended Jan. 27, 1992.)

17-11-21. Appraisement. An accurate appraisal of all real estate mortgaged securing debt in excess of \$15,000 to a bank or trust company shall be made by two officers or directors of the bank or trust company, or by an independent Kansas licensed appraiser who shall view the premises, make a written statement of value, sign and file the same with the bank or trust company. (Authorized by K.S.A. 9-1713; effective Jan. 1, 1966; amended May 1, 1978; amended Jan. 27, 1992.)

Article 12.—TRANSACTIONS

17-12-1. Daily transactions. Each transaction affecting the assets, liabilities, or fiduciary assets held by the bank or trust company must be shown in detail.

The books and records must be designed to allow the tracing of any transaction from its origin to its final entry. Books and records must be posted daily covering all transactions for the preceding day, except for the final entries which are made at some other regular stated interval. (Authorized by K.S.A. 1965 Supp. 9-1713; effective Jan. 1, 1966; amended Jan. 27, 1992.)

17-12-2. Daily statement. A summary of all transactions for the day showing the assets, liabilities and net worth of the bank or trust company shall be prepared and kept on file at the bank at the close of business each bookkeeping day. Additionally, a summary of all transactions relating to fiduciary assets shall be prepared and kept on file at the bank or trust company at least monthly. (Authorized by K.S.A. 9-1713; effective Jan. 1, 1966; amended May 1, 1978; amended Jan. 27, 1992.)

Article 14.—DEPOSIT OF PUBLIC FUNDS; REVENUE BOND APPROVAL

17.14.1. Revenue bonds; approval. The commissioner may approve, as security for the deposit of public funds pursuant to K.S.A. 9-1402, revenue bonds of any municipal corporation or quasi-municipal corporation, except for bonds issued under K.S.A. 12-1740 to 12-1749 and bonds secured by revenues of a utility which has been in operation for less than three years. Revenue bonds may be approved subject to the following conditions:

(a) Such bonds shall be issued pursuant to the laws of Kansas, and the commissioner shall be furnished a copy of the approving legal opinion of a recognized

bond attorney.

(b) The rates, fees or charges fixed for the use of services rendered by a utility (as defined by K.S.A. 10-1201) shall be sufficient to:

(1) pay the cost of operation, improvement, and

maintenance of the utility;

(2) provide an adequate depreciation fund; and

(3) pay the principal of and interest upon the bonds when due.

(c) Such bonds shall have a debt service coverage for the term of the issue of at least 140%, except that debt service may go as low as 125% in a future year or years, provided:

(1) There is a rate covenant in the ordinance stating that rates, fees and charges shall be raised if necessary to have at least 125% debt service coverage; or

(2) The issue has a rating of A or better in a na-

tionally recognized rating publication.

(d) The municipality shall forward a certified statement of the annual audit required by K.S.A. 10-1208 to the State Bank Commissioner within thirty (30) days

of completion, of the same.

(e) The auditor or certifying officer shall make a certified statement that they shall notify the State Bank Commissioner within thirty (30) days of the completion of the audit in any year the coverage of the annual debt service falls below 140% and shall explain what steps have been taken to correct the deficiency.

(f) The municipality shall submit a certified copy of

the minutes of the meeting of the local governing body that approved the authority to issue the bond resolution, and shall also submit a certified copy of the Bond Resolution. (Authorized by K.S.A. 9-1402, K.S.A. 1965 Supp. 9-1713; effective Jan. 1, 1966; effective Jan. 27, 1992.)

Article 15.—RECORDS

17-15-1. Records; retention period. Each bank or trust company shall retain the following records for the periods indicated:

TYPE OF RECORD	RETENTION
ADMINISTRATIVE	RECORD
Attachments and/or garnishments	2 years after close
NOTE: Legal documents and copies of returns	
and correspondence should be filed after	
case closed with general corres-	
pondence.	
pondence- Bank examiner's reports	5 years
NOTE: These are the property of the supervi-	All All States
sory authorities, whose approval should	
he obtained prior to destruction.	
Charged-off asset records	Permanent
Court case records (foreclosed real estate, etc.)	2 years after close
Insurance records	
(a) Schedules of fire and other insurance, also	
records of premium payments and of	a feet suite for a para to the
amounts recovered	3 years
(b) Casualty liability policies expired—P.L. &	
PD OI & T. etc.	2 years
P.D., O.L. & T., etc. (c) Windstorm, fire, theft, etc., policies expired	2 years
(d) Bankers Blanket Bonds	6 years
Minute books of meetings (stockholders, directors,	A Barton (198
committees, etc.)	Permanent
ACCOUNTING AND AUDITING	1
Accrual and bond amortization records	1 year
Audit reports	3 years
Audit work papers	3 years
Bank Call Reports	5 years
Rudget work sheets	Optional
Consolidated financial statements	5 years
Daily reserve computation	1 year
Difference record	2 years
Income and dividend report	5 years
Reconcilements of bank (due to) deposits	1 year
Reconcilements register (due from)	1 year
Reports to directors	5 years
Reports to executive committee	5 years
Securities vault "in and out" tickets	1 year
Tax records	7 years
NOTE: Copies of schedules and returns to tax-	
ing authorities for tax purposes, notices	gradit elkazlar –
of assessment by taxing authorities and	La Salva Harak Harak Barah
documentary proceedings in appeal	
therefrom.	
CAPITAL	<u>gazeta kapitarik</u>
Capital stock certificates, records of, or stubs of	t Permanent
Capital stock ledger	. Permanent
Dividend checks	. 5 years after paid
Dividend register	. 5 years after an
	checks are paid
Proxies	. 3 years
Receipts for stock certificates	. Permanent
NOTE: Where bank secures a receipt it is rec	

ommended that it be affixed to stub of

certificate book.

Ledger cards

CERTIFICATES OF DEPOSIT

2 years after close

	A contract of the contract of		
CHECKING ACCOUNTS—INDIVIDUALS AND	FIRMS	Note and discount tickler	Ontional
Account Analysis	Tara Tarah da kacamatan da kacam	Receipts for coupons removed from collateral	5 veers
Analysis work sheets or cards	. 1 vear	Resolutions	5 years after close
Average balance cards	Optional	Statement of borrower under federal regulations	J years after close
Interest computation records	Optional	(Regulations U, W, Z, etc.)	5 years
Service charge records	Optional	(regulations of 117 by citif	J years
Bookkeepers' daily lists of checks charged in total		CONSUMER CREDIT	The second section
(short lists)	1 vear	Borrowers' statements	5 years
Check book orders	Ontional	Correspondence, general	3 years
Checks paid (Microfilm copy-front and back)	5 years	Coupons, loan deposits	
Copies of advices of deposit	1 year	Coupons, loan payments	1 year
Daily report of overdrafts	Ontional	Credit applications (closed or rejected)	5 years
Daily report of overdrafts Deposit tickets	5 veers	Credit folders containing applications, etc	
NOTE: Return with statement after microfilm	. 5 years	Disbursement vouchers, cash receipts	
	E assess after last	Loan deposit ledger cards	
Individual ledgers	. 5 years after fast	Loan ledger cards	
		Loans made journal	5 years
Individual ledger journals	. <u>1</u> year	Loan paid journal	
Partnership agreement and authority	. 5 years	Note and Disclosure Statements	A years from the
Reports of accounts opened and closed	Optional	Trote and Disclosure Statements	date of transac-
Resolutions	5 years after close		
Signature cards	5 years after close		tion or 2 years
Statement mailing order	2 years after close		from the date of
Statement stubs	· •		final entry,
(a) If accounts are analyzed direct from state			whichever is
ment stubs, the stubs should be retained in	L e .	NTata an Alasana (1.11)	later.
lieu of work sheets or cards	2 years	Note or discount tickler	
(b) If microfilm is used as a ledger record, the		Note register	2 years
stubs should be retained	Optional	Rebate receipts	1 year after close
Statements—Microfilm copy	5 years	Resolutions	5 years after close
Stop payment orders	1 ver	Trial balances	Optional
Undelivered statements and cancelled checks	5 vears	CUSTOMER SERVICE	
	5 years	Brokers' confirmations	2 ***
CHRISTMAS CLUB	•		
Checks (cancelled)	1 year after paid	Brokers' invoices	2 years
Check register	1 year	Brokers' statements	2 years
Coupons (deposit tickets)	1 year	Night depository agreement	I year after close
Journal	Optional	Night depository receipts	l year atter close
Ledger cards or sheets	1 vear	Safekeeping records and receipts	5 years after close
Pass books	Cancel by perfo-	Securities buy and sell orders	2 years
	ration and return	DUE FROM BANKS	
	to customer or	Advices from correspondents	1 year
		Bank statements	5 vears
	take up book and	Bank statements	5 years
Signature cards	take up book and	Bank statements Drafts	5 years 5 years after paid
Signature cards Trial balances	take up book and destroy. 1 year	Bank statements Drafts Draft register	5 years 5 years after paid
Trial balances	take up book and destroy. 1 year Optional	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all	5 years 5 years after paid 5 years
Trial balances Withdrawal receipts	take up book and destroy. 1 year Optional	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is-	5 years 5 years after paid 5 years
Trial balances Withdrawal receipts COLLECTIONS	take up book and destroy. 1 year Optional 1 year	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks	5 years5 years after paid5 years5 years after paid
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of	take up book and destroy. 1 year Optional 1 year 2 years	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is-	5 years5 years after paid5 years5 years after paid
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register	take up book and destroy. 1 year Optional 1 year 2 years 2 years	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS	5 years 5 years after paid 5 years 5 years after paid 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register	take up book and destroy. 1 year Optional 1 year 2 years 2 years	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS	5 years 5 years after paid 5 years 5 years after paid 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices	5 years 5 years after paid 5 years 5 years after paid 1 year 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger	5 years after paid 5 years after paid 1 year 1 year 5 years
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit	5 years 5 years after paid 5 years 6 years after paid 1 year 1 year 5 years 1 year 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 1 year 1 year 2 years	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance	5 years 5 years after paid 5 years 1 year 1 year 5 years 1 year 1 year 1 year 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 1 year 1 year 2 years	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets	5 years 5 years after paid 5 years 1 year 1 year 5 years 1 year 1 year 1 year 1 year 1 year 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract on note records	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 1 year 1 year 2 years	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification	5 years 5 years after paid 5 years 6 years after paid 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS	take up book and destroy. 1 year Optional 1 years 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 2 years 2 years	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register	5 years 5 years after paid 5 years 1 year 1 year 5 years 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract on note records COMMERCIAL LOANS Collateral cards	take up book and destroy. 1 year Optional 1 years 2 years 2 years 1 year Optional 1 year 2 years Optional	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed	5 years 5 years after paid 5 years 5 years after paid 1 year 1 year 5 years 1 year 6 months
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts	take up book and destroy. 1 year Optional 1 years 2 years 2 years 1 year Optional 1 year 2 years 1 year	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions	5 years 5 years after paid 5 years 5 years after paid 1 year 1 year 5 years 1 year 6 months 5 years after close
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral register	take up book and destroy. 1 year Optional 1 years 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 1 year 2 years 1 year 2 years 1 year 5 years 5 years	Bank statements Drafts Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards	5 years 5 years after paid 5 years 5 years after paid 1 year 1 year 5 years 1 year 1 year 1 year 1 year 1 year 6 months 5 years after close 5 years after close 5 years after close
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral register Credit files (closed)	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 1 year 2 years 1 year 5 years 5 years 5 years	Bank statements Drafts Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances	5 years 5 years after paid 5 years 5 years after paid 1 year 1 year 5 years 1 year 1 year 1 year 1 year 1 year 6 months 5 years after close 5 years after close 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral register Credit files (closed) Daily reports	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 1 year 2 years 1 year 5 years 5 years Optional	Bank statements Drafts Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards	5 years 5 years after paid 5 years 5 years after paid 1 year 1 year 5 years 1 year 1 year 1 year 1 year 1 year 6 months 5 years after close 5 years after close 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral register Credit files (closed) Daily reports Debit and credit tickets	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 1 year 2 years 1 year 5 years 5 years Optional	Bank statements Drafts Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances	5 years 5 years after paid 5 years 5 years after paid 1 year 1 year 5 years 1 year 1 year 1 year 1 year 1 year 6 months 5 years after close 5 years after close 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral register Credit files (closed) Daily reports Debit and credit tickets Journal	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 1 year 2 years 5 years 5 years 5 years Optional 1 year 5 years 5 years 5 years Optional 1 year	Bank statements Drafts Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances Undelivered statements and cancelled checks GENERAL	5 years 5 years after paid 5 years 5 years after paid 1 year 1 year 5 years 1 year 1 year 1 year 1 year 1 year 6 months 5 years after close 5 years after close 1 year 5 years
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Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral register Credit files (closed) Daily reports Debit and credit tickets Journal (a) If the journal is a by product of posting the liability ledger	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 1 year 2 years 5 years 5 years 5 years 5 years Optional 1 year Optional 1 year Optional 1 year	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances Undelivered statements and cancelled checks GENERAL Applications for travelers checks Central file cards	5 years 5 years after paid 5 years 1 year 6 months 5 years after close 5 years after close 1 year 5 years 1 year
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Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral receipts Collateral receipts Collateral redit tickets Journal (a) If the journal is a by product of posting the liability ledger (b) If the journal is used as book of original entry, with descriptions	take up book and destroy. 1 year Optional 1 years 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 1 year 2 years 5 years 5 years 5 years 5 years Optional 1 year Optional 5 years 5 years The second of the s	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances Undelivered statements and cancelled checks GENERAL Applications for travelers checks Central file cards Change-of-address orders Check book orders	5 years 5 years after paid 5 years 1 year 5 years after close 5 years after close 1 year 1 year 1 year Optional Optional Optional
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral receipts Collateral receipts Collateral redit tickets Journal (a) If the journal is a by product of posting the liability ledger (b) If the journal is used as book of original entry, with descriptions	take up book and destroy. 1 year Optional 1 years 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 1 year 2 years 5 years 5 years 5 years 5 years Optional 1 year Optional 5 years 5 years The second of the s	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances Undelivered statements and cancelled checks GENERAL Applications for travelers checks Central file cards Change-of-address orders Check book orders Code books (not returned)	5 years 5 years after paid 5 years 1 year 5 years after close 5 years after close 1 year 1 year 1 year Optional Optional Optional Destroy
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral receipts Collateral register Credit files (closed) Daily reports Debit and credit tickets Journal (a) If the journal is a by product of posting the liability ledger (b) If the journal is used as book of original entry, with descriptions Liability ledger	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years Optional 5 years 5 years Optional 1 year Optional 5 years 5 years Optional	Bank statements Drafts Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to issuance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances Undelivered statements and cancelled checks GENERAL Applications for travelers checks Central file cards Change-of-address orders Check book orders Code books (not returned) General correspondence	5 years 5 years after paid 5 years 5 years after paid 1 year 1 year 5 years 1 year 1 year 1 year 1 year 1 year 6 months 5 years after close 5 years after close 1 year 5 years 1 year 6 months 5 years after close 1 year 5 years 1 year Optional Optional Optional Destroy 3 years
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Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral receipts Collateral register Credit files (closed) Daily reports Debit and credit tickets Journal (a) If the journal is a by product of posting the liability ledger (b) If the journal is used as book of original entry, with descriptions Liability ledger Loan applications Loan committee minutes Margin cards	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years Optional 5 years 5 years Optional 5 years	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances Undelivered statements and cancelled checks GENERAL Applications for travelers checks Central file cards Change-of-address orders Check book orders Code books (not returned) General correspondence Incoming mail envelopes Paid bills, statements and invoices Protest notices	5 years 5 years after paid 5 years 1 year 6 months 5 years after close 5 years after close 1 year 5 years 1 year Coptional Optional Optional Optional Optional Destroy 3 years Optional 5 years 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral register Credit files (closed) Daily reports Debit and credit tickets Journal (a) If the journal is a by product of posting the liability ledger (b) If the journal is used as book of original entry, with descriptions Liability ledger Loan applications Loan committee minutes Margin cards Note or discount register	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 1 year 2 years 5 years 5 years 5 years Optional 1 year Optional 5 years	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances Undelivered statements and cancelled checks GENERAL Applications for travelers checks Central file cards Change-of-address orders Check book orders Code books (not returned) General correspondence Incoming mail envelopes Paid bills, statements and invoices Protest notices Receipts for check books	5 years 5 years after paid 5 years 1 year 6 months 5 years after close 5 years after close 1 year 5 years 1 year Coptional Optional Optional Optional Optional Destroy 3 years Optional 5 years 1 year Optional 5 years 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral receipts Collateral register Credit files (closed) Daily reports Debit and credit tickets Journal (a) If the journal is a by product of posting the liability ledger (b) If the journal is used as book of original entry, with descriptions Liability ledger Loan applications Loan committee minutes Margin cards Note or discount register (a) If the register is a by product of posting the	take up book and destroy. 1 year Optional 1 years 2 years 2 years 1 year Optional 1 year 2 years 1 year 2 years 1 year 2 years 5 years 5 years 5 years Optional 1 year Optional 5 years 5 years 5 years Optional 5 years 5 years Optional 6 years 7 years 8 years 9 years 9 years 9 years 1 year Optional 1 year Optional	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances Undelivered statements and cancelled checks GENERAL Applications for travelers checks Central file cards Change-of-address orders Check book orders Code books (not returned) General correspondence Incoming mail envelopes Paid bills, statements and invoices Protest notices Receipts for check books Requisition for supplies	5 years 5 years after paid 5 years 1 year 6 months 5 years after close 5 years after close 1 year 5 years 1 year Coptional Optional Optional Optional Optional Destroy 3 years Optional 5 years 1 year Optional 5 years 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral receipts Collateral receipts Collateral redit tickets Journal (a) If the journal is a by product of posting the liability ledger Loan applications Loan committee minutes Margin cards Note or discount register (a) If the register is a by product of posting the liability ledger	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 5 years 5 years 5 years 5 years Optional 1 year Optional 5 years 5 years Optional Optional Optional	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances Undelivered statements and cancelled checks GENERAL Applications for travelers checks Central file cards Change-of-address orders Check book orders Code books (not returned) General correspondence Incoming mail envelopes Paid bills, statements and invoices Protest notices Receipts for check books Requisition for supplies Stenographers notebooks and mechanical device	5 years 5 years after paid 5 years 1 year 6 months 5 years after close 5 years after close 1 year 5 years 1 year Coptional Optional Optional Optional Optional Destroy 3 years Optional 5 years 1 year Optional 5 years 1 year
Trial balances Withdrawal receipts COLLECTIONS Collection receipts, carbons of Collection register Coupon cash letters, outgoing Coupon envelopes Customers' file copies Department blotters Incoming collection letters Installment contract or note records COMMERCIAL LOANS Collateral cards Collateral receipts Collateral receipts Collateral register Credit files (closed) Daily reports Debit and credit tickets Journal (a) If the journal is a by product of posting the liability ledger (b) If the journal is used as book of original entry, with descriptions Liability ledger Loan applications Loan committee minutes Margin cards Note or discount register (a) If the register is a by product of posting the	take up book and destroy. 1 year Optional 1 year 2 years 2 years 1 year Optional 1 year 2 years 1 year Optional 5 years 5 years Optional 1 year Optional 5 years 5 years Optional 5 years Optional Coptional Optional	Bank statements Drafts Draft register NOTE: Affidavits, bonds of indemnity, and all pertinent information pertaining to is- suance of duplicate checks Reconcilements register DUE TO BANKS Copies of advices Country bank ledger Incoming cash letter memos for credit Incoming cash letters for remittance Proof sheets Reconcilement verification Reconcilement register Reports of accounts, opened and closed Resolutions Signature cards Trial balances Undelivered statements and cancelled checks GENERAL Applications for travelers checks Central file cards Change-of-address orders Check book orders Code books (not returned) General correspondence Incoming mail envelopes Paid bills, statements and invoices Protest notices Receipts for check books Requisition for supplies	5 years 5 years after paid 5 years 5 years after paid 1 year 1 year 5 years 1 year 1 year 1 year 1 year 1 year 6 months 5 years after close 5 years after close 5 years after close 1 year 5 years 1 year Optional Optional Optional Destroy 3 years Optional 5 years 1 year Optional

			8-333	
	Telegram, cable and radiogram copies	3 years	Mortgage credits	1 year
	Vault records, openings and closings		Remittances	1 year
	Wire transfer debit and credit entries		Tellers' blotter	
	whe mansier debit and credit entires	i year		
	GENERAL LEDGER	The state of the s	REGISTERED MAIL	
	Daily statement of condition	Permanent	Marine insurance books	3 years
	General journal		Registered mail (incoming) record	3 years
	(a) If the journal is a byproduct of posting the		Registered mail (outgoing) record	3 years
	general ledger		Return receipt cards	3 years
	(b) If the journal is used as book of original			
		5 ******	SAFE DEPOSIT VAULT	2 ***
	entry, with descriptions	Downsont	Access tickets	2 years often close
	General ledger sheets		Cancelled signature cards	2 years after close
	General ledger tickets (debits and credits)	5 years	Copies of rent receipts	2 years
	INTERNATIONAL DEPARTMENT	and an	Correspondence	2 years after close
	Cable copies	5 years	Leases or contracts, close accounts	2 years after close
	Cable requisitions		Ledger record of account	Optional
	Foreign collection register	5 years	SAVINGS ACCOUNTS	E
	Foreign draft applications		Withdrawals	5 years
	Foreign exchange remittance sheets or books		Deposits	5 years
	Foreign mail transfer applications		Journal	1 year
	Foreign mail transfer carbons		Ledger cards or sheets	5 years after last
	Letter of credit applications			entry
	Letter of credit ledger sheets		Window bookkeeping machine control tapes	1 year
	Travelers check applications	2 years	Pass books	Destroy
	Travelers check register	2 years	Reports of accounts, opened and closed	
	コー・コー・コー 付き取得 こうしゃん しゅうしょ しょうしゅう		Resolutions	5 years after close
	INVESTMENTS	E	Signature cards	
	Bond ledger sheets	5 years	Trial balances, nonautomated	Ontional
	Brokers' confirmations	2 years		- Perorua
	Brokers' invoices	2 years	Trial balances, automated	Ontional
	Brokers' statements	3. years	(a) If statement or account history record retained	Cptional
	Descriptive literature on securities disposed of	2 years	(b) If no alternative record	5 years
	OFFICIAL CHECKS AND DRAFTS		Withdrawal affidavits	3 years
		1 month often	TELLERS	ne is a to the
	Carbon copy official check register		Cash item record	1 vear
	Cashier checks	paid	Return item register	1 year
	Cashier checks	5 years after paid	Tellers' cash books	Ontional
	Certified checks or receipts	5 years after paid	Tellers cash books	1 month
	NOTE: If not delivered or returned to depositor,		Tellers' cash tickets, originals and carbon copies	1
	photograph and destroy checks and		Tellers' recapitalization	1 month
	then retain film.		Tellers' machine tapes	1 month
_	Certified check register	5 years	Tellers' blotter, journal or proof	2 years
	Drafts (cancelled)	5 years after paid	Tellers' exchange tickets	3 months
	Expense checks (cancelled)	3 years after paid	TRUST DEPARTMENT RECORDS	
	Expense vouchers or invoices	6 years		
	Money orders, bank or personal	5 years	Advices of payment Securities department bond and coupon collections	1 year
	Money order registers	2 years	Amortization schedules	Destroy when se-
	Receipts for certified checks	5 years after date	Amortization schedules	curities are dis-
		J years after date		
	Requisitions			posed of
	(a) If all information including name of purchase	0.11	Buy and sell orders	1 year
	is recorded on register	Optional	Cancelled bonds and cancelled coupons	Return to issuing
,	(b) If no detail is transcribed on register	5 years		corporation or
-	PERSONNEL			cremate, retaining
	Attendance record	3 years		receipt or crema-
	Records of employees:	- ,		tion certificate un-
	Application for employment, reference records,			til account is
- 1	reports and certificates of evamination services	6 years after		closed
	reports and certificates of examination, service		Cash trial balances	6 months
	records, efficiency tests and other similar data	6 years	Corporate trust ledger	7 years
	Application of those not employed	o years	Correspondence	
	Salary ledger		Corporate trust (bond issues)	3 years
	Salary receipts	3 years	Dividend	3 years
	NOTE: Retain final receipt in personnel folder.		General	3 years
	PROOF, CLEARINGS AND TRANSIT		Important francisco	3 years
	Clearinghouse settlements sheets	3 months	Irregular transfers	5 years
	Copies of advices of corrections	6 months	Cost cards, securities	18 months
	Department or tellers' proof sheets		Coupon collections records	Ontional
	Department of teners proof steets	1 year	Coupon envelopes	- Phonai
	Deposit proof sheets or tapes	1 year	Daily statement of trust department	years
	Inclearings envelopes, proof sheets or tapes	2 voore	Dividend check tapes (adding machine)	Optional
	Microfilm		Dividend record cards (closed)	5 years
	Outclearings proof sheets or tapes	6 months	Dividend and coupon ledger	Until closed
	Outgoing cash letters, transit	o months	Dividend and interest disbursement checks	5 years
	Proof sheets, transit	o montas	Dividend and interest disbursement list	Optional
-	REAL ESTATE LOANS		Document files	Until closed
	Journal (debits and credits)	2 years	Fee cards	Until closed
	Ledger cards	5 vears	Journal sheets, accounting division and stock	
	Loan credit files		transfer	5 years
	- Louis Crompostation	- Junio minor crose		(continued)
				* ** *** **

	Namsas
Ledger records: asset ledger, cash ledger, investment ledger, stock transfer ledger and mutual income foundation. Listing for Form 1099 Minute books, trust committee and trust investment committee Original trust entries (daily debits and credits and multiple forms) Paid invoices: tradesman, professional (excluding attorney) and miscellaneous NOTE: In probate accounts retain three years after expiration of time of appeal from order closing account Probate slips	5 years after close 1 year after filing Permanent 2 years
Registered mail report Registration journals Rent collection, mortgage and land contract collection (file accountant's copy) Signature files Stock transfer change-of-address authority Stock transfer memos Stock transfer receipts Stockholders list Supporting papers to transfers NOTE: Except recorded instruments and agreement from banks—return to transferor.	duplicate after circulation. 3 years Until closed 5 years Until closed 1 year 1 year 3 years Optional 10 years
Surety bonds Tax returns Ad valorem tax returns Estate tax returns Federal and state income tax returns Intangible tax returns Social security returns Tellers' daily blotter Transfer instructions Transfer journal tapes Transfer tax waivers Trust checks Trust register Vouchers, probate trust	5 years after filing 15 years after filing 15 years after filing 5 years after filing 18 months 5 years 2 years
MINIMUM EDP RECORD RETENTION SCHEDULE TYPES OF RECORDS CHECKING ACCOUNTS Trial balance Conversion (initial entry) run	RETENTION PERIOD 1 month * 2 years
Conversion (initial entry) run Transaction journal Master file change New and closed accounts Unposted items Zero balances Large balance changes Overdrafts Stop payments Service charges Uncollected funds Customer statement	3 months 3 months 1 month 1 month 3 months 6 months 1 month 1 month
SAVINGS ACCOUNTS Daily transactions journal Daily transactions list of accounts active since last trial Exception report Closed accounts, control	1 week 1 year

Savings statement-microfilm 5 years INSTALLMENT LOANS Daily payment journal 2 years Trial balance (if only complete history on borrower) 5 years New loan report 2 years Loan paid report 2 years Past-due report Optional (Authorized by KSA 9 1712; effective May 1 1978;	Current active accounts Annual statistical analysis Interest report 1099 listing, summary Opened and closed accounts Trial balance	Optional 6 months Optional 6 months Optional (if statement or accountistory retained otherwise 5 years)
(114410112ed by 15.5.11. 3-1/15, effective May 1, 13/6)	INSTALLMENT LOANS Daily payment journal Trial balance (if only complete history on borrower) New loan report Loan paid report	2 years 5 years 2 years 2 years Optional

Article 16.—CHARTER APPLICATIONS

17-16-1. Filing of application. Each application for a certificate of authority shall be filed with the state bank commissioner. The application shall be filed by filing the original and thirteen copies thereof. Any supplemental application, and any other documentary matter submitted by the applicant pertaining to this application, shall be submitted only by filing with the state bank commissioner. (Authorized by K.S.A. 9-1713; effective, E-77-18, March 19, 1976; effective, E-78-12, April 27, 1977; effective May 1, 1978; amended Jan. 27, 1992.)

17-16-2. Contents of application. Each application for a certificate of authority shall contain the following:

(a) The name and address of the proposed bank or trust company.

(b) The names and addresses of the officers, organizers and incorporators of the proposed bank or trust company, along with a descriptive statement of the financial standing of each. The financial information shall be submitted to the Board and certified by the owners.

(c) A statement of the character, qualifications and experience of the proposed officers, directors and incorporators, including the number and type of any criminal convictions.

(d) A statement of fact by the applicant to support a finding of public need for the proposed bank or trust company in the community where it shall be located.

(e) A list of the names and addresses of every national bank, state bank, or trust company located within a radius of 25 miles of the site of the proposed bank. (Authorized by K.S.A. 9-1713; effective, E-77-18, March 19, 1976; effective, E-78-12, April 27, 1977; effective May 1, 1978; amended Jan. 27, 1992.)

17-16-3. Presentation to board. The application for a certificate of authority shall be presented to the board at its next regular meeting after the certificate is filed. The board shall consider all complete applications at its next regular meeting after the filing of such applications, provided the application was filed at least two weeks prior to the next scheduled meeting date. (Authorized by K.S.A. 9-1713; effective, E-77-18, March 19,

1976; effective, E-78-12, April 27, 1977; effective May 1, 1978; amended Jan. 27, 1992.)

17-16-5. Hearing; notice. (a) An investigating subcommittee shall conduct an investigation of the applicant, which shall include a hearing located in the city in which the bank or trust company is proposed to be located. Notice of said hearing shall be published by incorporators in the official newspaper in such community, or if there be no such official newspaper, in an official newspaper for the county in which such city is located. Said notice shall be published not less than ten or more than thirty days prior to the date of the local hearing, and proof of publication shall be supplied to state bank commissioner in Topeka.

(b) In addition, notice of the hearing shall be furnished by the applicant to the chief executive officer of any state, national bank, or trust company operating an office within a radius of twenty-five miles from the proposed site. A list of such persons notified and copies of U.S. Mail return receipts shall be filed with the state bank commissioner. (Authorized by K.S.A. 9-1713; effective, E-77-18, March 19, 1976; effective, E-78-12, April 27, 1977; effective May 1, 1978; amended

Jan. 27, 1992.)

17-16-6. Transcript of hearing. The applicants of the proposed bank or trust company shall present at the hearing information deemed supportive of the criteria prescribed by the K.S.A. 9-1802. All proceedings of the hearing shall be recorded by a certified shorthand reporter, and all documentary matter submitted by the applicant or any other person at the hearing shall be marked as an exhibit to the transcript. (Authorized by K.S.A. 9-1713; effective, E-77-18, March 19, 1976; effective, E-78-12, April 27, 1977; effective May 1, 1978; amended Jan. 27, 1992.)

17-16-8. Statements in support or opposition of an application. (a) In the published notice concerning the investigating subcommittee hearing in the community where the proposed bank or trust company is to be located, and in the notice furnished to any interested party, there shall be a notice statement that any interested party may submit in writing a statement in support of or opposing the application. Any statement of support or opposition shall be filed in the office of the state bank commissioner not later than ten days after the completion of the local hearing conducted by the investigating subcommittee.

(b) The applicant shall be notified of the receipt of any statement, and, at the expense of the applicant, furnished a copy. The applicant shall be entitled to respond to any such statement, either in writing or by personal appearance before the full state banking board. All responses shall be written and submitted within ten days following the date the applicant furnished copies of the statement. Unless expressly waived by an applicant, the public hearing shall be deemed incomplete until those ten days for response have passed. (Authorized by K.S.A. 9-1713; effective, E-77-18, March 19, 1976; effective, E-78-12, April 27, 1977; effective May 1, 1978; amended Jan. 27, 1992.)

17-16-9. Consideration of application by board. A transcript including all written statements shall be prepared by the applicant and provided to all State Banking Board members within ten days following completion of the public hearing. State Banking Board action on the application shall occur at the next regular meeting occurring more than fourteen days after a transcript including all written statements is furnished to the State Banking Board members. (Authorized by K.S.A. 9-1713; effective, E-77-18, March 19, 1976; effective, E-78-12, April 27, 1977; effective May 1, 1978; amended Jan. 27, 1992.)

Article 18.—OPEN-END INVESTMENT COMPANIES

17-18-4. Limitation on investments. (a) Any bank may purchase and hold shares in an open-end investment company without limitation, if the portfolio of the company consists wholly of investments in which the bank could invest directly without limitation pursuant to K.S.A. 9-1101(6) and amendments thereto. Shares of companies whose portfolios contain investments which are subject to the limits of K.S.A. 9-1101(6) and amendments thereto may only be held in an amount not in excess of 15% of capital stock and surplus.

(b) Any bank investing in shares of more than one open-end investment company shall also ensure that its pro rata holdings in any security subject to the 15% limitation are not in excess of that limitation by reason of being combined with the bank's pro rata holdings in that security held by all other open-end investment companies in which the bank has invested. (Authorized by K.S.A. 9-1713; implementing K.S.A. 1984 Supp. 9-1101; effective, T-85-32, Dec. 19, 1984; effective May 1, 1985; amended Jan. 27, 1992.)

Article 20.—EMPLOYMENT

17-20-1. Employment; security background check. (a) Each Deputy Commissioner, Special Assistant or other employee necessary to properly discharge the duties of the office shall submit to a security background check prior to being employed in such

(b) Upon the commencement of the interview process, every candidate shall be given written notice that

a security background check is required.

(c) The security background check shall be limited to criminal history record information as provided by K.S.A. 22-4701 et seq. and amendments thereto.

(d) If the criminal history record information reveals convictions of crimes of dishonesty, such conviction(s) may be used to disqualify a candidate for any position within the Office of the State Bank Commissioner.

(e) If the criminal history record information is used to disqualify a candidate, the candidate shall be informed in writing of that decision.

f) Upon determining whether to hire or disqualify a candidate, the candidate's criminal history record information report shall be destroyed. The candidate's personnel file shall only contain a statement that a security background check was performed and the date thereof. (Authorized by and implementing K.S.A. 75-3135; effective Jan. 27, 1992.)

> Frank D. Dunnick State Bank Commissioner

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INDEX TO ADMINISTRATIVE REGULATIONS

This index lists in numerical order the new, amended and revoked administrative regulations and the volume and page number of the Kansas Register issue in which more information can be found. This cumulative index supplements the index found in the 1991 Supplement to the Kansas Administrative Regulations.

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Amended	V. 10, p. 1692
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Amended	V. 10, p. 1471
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	Reg. No. 36-1-1 36-1-28 through 36-1-34 AGEN Reg. No. 40-1-28 40-1-38 40-2-15 40-2-20 40-2-21	NCY 36: DEPARTI TRANSPORTATI Action Amended New CY 40: KANSAS II DEPARTMEN' Action Amended New Amended New Amended New Amended New New New	MENT OF ION Register V. 10, p. 88 V. 10, p. 88-91 NSURANCE T Register V. 10, p. 1582 V. 10, p. 1693 V. 10, p. 1693 V. 10, p. 259, 383 V. 10, p. 1583	AGEN Reg. No. 67-3-4 AGEN Reg. No. 68-7-10 68-9-1 68-11-1 68-20-15a 68-20-18 68-20-19 AGENCY Reg. No. 74-2-7	Amended NCY 67: BOAR AID EXAN Action New CY 68: BOARI Action Amended	V. 10, p. 1701 D OF HEARING MINERS Register V. 10, p. 887 D OF PHARMACY Register V. 10, p. 1082 V. 10, p. 1083 V. 10, p. 1084 V. 10, p. 1084 V. 10, p. 1085 OF ACCOUNTANCY Register V. 10, p. 840	Reg. No. 91-1-68 91-1-68a 91-1-68b 91-1-68d 91-1-69 91-1-101b 91-1-112a 91-1-150 91-10-1 91-10-1 91-12-22 91-12-25 91-12-51 91-12-73	ENCY 91: DEP EDUCAT Action Revoked New New New Revoked Amended Amended Amended Revoked New Amended Amended Amended Amended Amended Amended Amended	ARTMENT OF FION Register V. 10, p. 1046 V. 10, p. 1047 V. 10, p. 1048 V. 10, p. 1049 V. 10, p. 1050 V. 10, p. 1051 V. 10, p. 1051 V. 10, p. 1052 V. 10, p. 1052 V. 10, p. 1055 V. 10, p. 1056 V. 10, p. 1056
	Reg. No. 36-1-1 36-1-28 through 36-1-34 AGEN Reg. No. 40-1-28 40-1-38 40-2-15 40-2-20 40-2-21 40-3-22	TRANSPORTATI Action Amended New CY 40: KANSAS II DEPARTMEN' Action Amended New Amended New Amended New Amended New Amended New Amended	MENT OF (ON Register V. 10, p. 88 V. 10, p. 88-91 NSURANCE T Register V. 10, p. 1582 V. 10, p. 1693 V. 10, p. 1693 V. 10, p. 259, 383 V. 10, p. 1583 V. 10, p. 1693	AGEN Reg. No. 67-3-4 AGEN Reg. No. 68-7-10 68-9-1 68-11-1 68-20-15a 68-20-19 AGENCY Reg. No. 74-2-7	Amended NCY 67: BOAR AID EXAM Action New CY 68: BOARI Action Amended	V. 10, p. 1701 DOF HEARING MINERS Register V. 10, p. 887 DOF PHARMACY Register V. 10, p. 1082 V. 10, p. 1083 V. 10, p. 216 V. 10, p. 1084 V. 10, p. 1084 V. 10, p. 1085 OF ACCOUNTANCY Register V. 10, p. 840 V. 10, p. 841	Reg. No. 91-1-68 91-1-68a 91-1-68b 91-1-68d 91-1-69 91-1-101b 91-1-150 91-10-1 91-10-1a 91-12-22 91-12-25 91-12-51 91-12-73 91-31-7	ENCY 91: DEP EDUCAT Action Revoked New New New Revoked Amended Amended Amended Revoked New Amended Amended Amended Amended	ARTMENT OF FION Register V. 10, p. 1046 V. 10, p. 1047 V. 10, p. 1048 V. 10, p. 1049 V. 10, p. 1050 V. 10, p. 1051 V. 10, p. 1051 V. 10, p. 1051 V. 10, p. 1052 V. 10, p. 1052 V. 10, p. 1055 V. 10, p. 1056
	Reg. No. 36-1-1 36-1-28 through 36-1-34 AGEN Reg. No. 40-1-28 40-1-38 40-2-15 40-2-20 40-2-21 40-3-22 40-3-46	NCY 36: DEPARTI TRANSPORTATI Action Amended New CY 40: KANSAS II DEPARTMEN' Action Amended New Amended	MENT OF ION Register V. 10, p. 88 V. 10, p. 88-91 NSURANCE Register V. 10, p. 1582 V. 10, p. 1693 V. 10, p. 259, 383 V. 10, p. 1583 V. 10, p. 1693 V. 10, p. 1693 V. 10, p. 1693 V. 10, p. 193	AGEN Reg. No. 67-3-4 AGEN Reg. No. 68-7-10 68-9-1 68-11-1 68-20-15a 68-20-19 AGENCY Reg. No. 74-2-7 74-4-6 74-5-2	Amended NCY 67: BOAR AID EXAM Action New CY 68: BOARI Action Amended Action Action Amended Amended Amended	V. 10, p. 1701 DOF HEARING MINERS Register V. 10, p. 887 DOF PHARMACY Register V. 10, p. 1082 V. 10, p. 1083 V. 10, p. 216 V. 10, p. 1084 V. 10, p. 1084 V. 10, p. 1085 OF ACCOUNTANCY Register V. 10, p. 840 V. 10, p. 841 V. 10, p. 841 V. 10, p. 841	Reg. No. 91-1-68 91-1-68a 91-1-68c 91-1-68c 91-1-69 91-1-101b 91-1-150 91-10-1a 91-12-22 91-12-25 91-12-73 91-31-7 91-35-1	ENCY 91: DEP EDUCAT Action Revoked New New New Revoked Amended Amended Amended Revoked New Amended Amended Amended Amended Amended Amended Amended	ARTMENT OF FION Register V. 10, p. 1046 V. 10, p. 1047 V. 10, p. 1048 V. 10, p. 1049 V. 10, p. 1050 V. 10, p. 1051 V. 10, p. 1051 V. 10, p. 1052 V. 10, p. 1052 V. 10, p. 1055 V. 10, p. 1056 V. 10, p. 1056
	Reg. No. 36-1-1 36-1-28 through 36-1-34 AGEN Reg. No. 40-1-28 40-1-38 40-2-15 40-2-20 40-2-21 40-3-22 40-3-46 40-3-47 40-3-48	NCY 36: DEPARTI TRANSPORTATI Action Amended New CY 40: KANSAS II DEPARTMEN' Action Amended New Amended	MENT OF ION Register V. 10, p. 88 V. 10, p. 88-91 NSURANCE Register V. 10, p. 1582 V. 10, p. 1693 V. 10, p. 1693 V. 10, p. 259, 383 V. 10, p. 1583 V. 10, p. 1693 V. 10, p. 1693 V. 10, p. 381 V. 10, p. 381 V. 10, p. 381	AGEN Reg. No. 67-3-4 AGEN Reg. No. 68-7-10 68-9-1 68-11-1 68-20-15a 68-20-19 AGENCY Reg. No. 74-2-7	Amended NCY 67: BOAR AID EXAM Action New CY 68: BOARI Action Amended	V. 10, p. 1701 DOF HEARING MINERS Register V. 10, p. 887 DOF PHARMACY Register V. 10, p. 1082 V. 10, p. 1083 V. 10, p. 216 V. 10, p. 1084 V. 10, p. 1084 V. 10, p. 1085 OF ACCOUNTANCY Register V. 10, p. 840 V. 10, p. 841	Reg. No. 91-1-68 91-1-68-68 91-1-68c 91-1-68c 91-1-101b 91-1-112a 91-1-150 91-10-1 91-10-1a 91-12-25 91-12-51 91-12-73 91-31-7 91-35-1 through	ENCY 91: DEP EDUCAT Action Revoked New New New Revoked Amended Amended Amended Revoked New Amended Amended Amended Amended Amended Amended Amended Amended	ARTMENT OF FION Register V. 10, p. 1046 V. 10, p. 1047 V. 10, p. 1048 V. 10, p. 1049 V. 10, p. 1050 V. 10, p. 1051 V. 10, p. 1051 V. 10, p. 1051 V. 10, p. 1052 V. 10, p. 1052 V. 10, p. 1055 V. 10, p. 1055 V. 10, p. 1055 V. 10, p. 1055 V. 10, p. 1056 V. 10, p. 686
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	Reg. No. 36-1-1 36-1-28 through 36-1-34 AGEN Reg. No. 40-1-28 40-1-38 40-2-15 40-2-20 40-2-21 40-3-22 40-3-46 40-3-47 40-3-48 40-4-37	NCY 36: DEPARTI TRANSPORTATI Action Amended New CY 40: KANSAS II DEPARTMEN' Action Amended New Amended New Amended New Amended New New Amended New New Amended New New Amended New New New New New New Amended New	MENT OF (ON Register V. 10, p. 88 V. 10, p. 88-91 NSURANCE Register V. 10, p. 1582 V. 10, p. 1693 V. 10, p. 1693 V. 10, p. 259, 383 V. 10, p. 1583 V. 10, p. 1884 V. 10, p. 1695 MENT OF	AGEN Reg. No. 67-3-4 AGEN Reg. No. 68-7-10 68-9-1 68-11-1 68-20-15a 68-20-19 AGENCY Reg. No. 74-2-7 74-4-6 74-5-2 74-5-403	Amended NCY 67: BOAR AID EXAM Action New CY 68: BOARI Action Amended Action Action Amended Amended Amended Amended Amended Amended Amended Amended	V. 10, p. 1701 DOF HEARING MINERS Register V. 10, p. 887 DOF PHARMACY Register V. 10, p. 1082 V. 10, p. 1083 V. 10, p. 216 V. 10, p. 1084 V. 10, p. 1084 V. 10, p. 1085 OF ACCOUNTANCY Register V. 10, p. 840 V. 10, p. 841 V. 10, p. 841 V. 10, p. 841 V. 10, p. 842 SUMER CREDIT	Reg. No. 91-1-68 91-1-68a 91-1-68b 91-1-68d 91-1-69 91-1-101b 91-1-112a 91-1-150 91-10-1 91-10-25 91-12-51 91-12-73 91-31-7 91-35-1 through 91-35-4 91-37-1	ENCY 91: DEP EDUCAT Action Revoked New New New Revoked Amended Amended Amended Revoked New Amended Amended Amended Amended Amended Amended Amended Amended	ARTMENT OF FION Register V. 10, p. 1046 V. 10, p. 1047 V. 10, p. 1048 V. 10, p. 1049 V. 10, p. 1050 V. 10, p. 1051 V. 10, p. 1051 V. 10, p. 1051 V. 10, p. 1052 V. 10, p. 1052 V. 10, p. 1055 V. 10, p. 1055 V. 10, p. 1055 V. 10, p. 1055 V. 10, p. 1056 V. 10, p. 686
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